



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Docket No.: P27015

Jacques FIESCHI, *et al.*

Confirmation No.: 5924

Serial No.: 09/810,286

Group Art Unit: 3621

Filed: March 16, 2001

Examiner: WORJLOH, Jalatee

For: **METHOD FOR VALIDATING AN ELECTRONIC PAYMENT BY A
CREDIT/DEBIT CARD**

Commissioner for Patents
U.S. Patent and Trademark Office
Customer Window, Mail Stop Amendment
Randolph Building
401 Dulany Street
Alexandria, VA 22314

AMENDMENT UNDER 37 C.F.R. § 1.111

Sir:

In response to the **non-final Office Action** mailed September 12, 2005 ("Office Action"), please amend the above-identified application as follows.

Amendments to the claims are set forth on pages 2-7.

Remarks are set forth on pages 8-19.

Conclusion is set forth on page 19.

Applicants believe that no extensions of time are required at this time, but if extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required therefore (including fees for net addition of claims) are hereby authorized to be charged to **International Business Machines Deposit Account No. 09-0457** (Endicott). Please charge any deficiencies in fees and credit any overpayment of fees to the same Deposit Account.



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IF 3621/4

In re application of :

Attorney Docket No. P27015

Jacques FIESCHI et al.

Mail Stop Amendment

Group Art Unit : 3621

Application No. : 09/810,286

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Examiner : Jalatee Worjloh

For : **METHOD FOR VALIDATING AN ELECTRONIC PAYMENT BY A CREDIT/DEBIT CARD**

Mail Stop Amendment

Commissioner for Patents

U.S. Patent and Trademark Office

Customer Service Window, Mail Stop Amendment

Randolph Building

401 Dulany Street

Alexandria, VA 22314

Sir:

Transmitted herewith is an **Amendment under 37 C.F.R. 1.111** in the above-captioned application.

___ Small Entity Status of this application under 37 C.F.R. 1.9 and 1.27 has been established by a previously filed statement.

___ A Request for Extension of Time.

___ No additional fee is required.

The fee has been calculated as shown below:

Claims After Amendment	No. Claims Previously Paid For	Present Extra	Small Entity		Other Than A Small Entity	
			Rate	Fee	Rate	Fee
Total Claims:	*27	1	x25=	\$	x 50=	\$50.00
Indep. Claims:	**3	0	x100=	\$	x200=	\$ 0.00
Multiple Dependent Claims Presented			+180=	\$	+360=	\$ 0.00
Extension Fees for ___ Month(s)				\$		\$ 0.00
Total:				\$	Total:	\$50.00

* If less than 20, write 20

** If less than 3, write 3

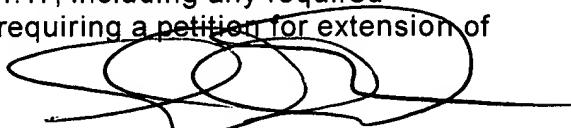
X Please charge my Deposit Account No. 09-0457 in the amount of \$50.00.

N/A A check in the amount of \$__ to cover the filing/extension fee is included.

X The U.S. Patent and Trademark Office is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 09-0457.

X Any additional filing fees required under 37 C.F.R. 1.16.

X Any patent application processing fees under 37 C.F.R. 1.17, including any required extension of time fees in any concurrent or future reply requiring a petition for extension of time for its timely submission (37 C.F.R. 1.136(a)(3)).


 Andrew M. Calderon
 Reg. No. 38,093